

Date: 09/16/2020 10:00 am

In re: Lisa R. Lombardo

**Bankruptcy No. 19-23257-CMB
Chapter: 13
Doc. # 35**

**Appearances: BY PHONE: Kate DeSimone
Gary W. Short**

Nature of Proceeding: #35 CONTESTED Hearing Re: Amended Chapter 13 Plan Dated 11/16/2019

Additional Pleadings: #48 Conciliation Conference Minutes Dated 03/12/2020 - Continued to 06/11/2020 at 9:30 a.m.

#51 Conciliation Conference Minutes Dated 06/11/2020 - Continued to 09/10/2020 at 9:30 a.m.

#57 Conciliation Conference Minutes Dated 09/10/2020 - Continued to CONTESTED Hearing on 09/16/2020 at 10:00 a.m.

Judge's Notes:

- DeSimone: Debtors had reduction in income but made no attempt to reduce expenses.
 - Short: After filed case, non-debtor husband had substantial drop in income. Agree to 60 month term. Re household expense issue, do not think there's anything extraordinary.
 - High expenses must be cut back and creditors must be protected. Must review luxury, high expenses.
- OUTCOME:
- Conciliation on 11/5 at 1:30pm.
 - Debtor to provide info to Trustee to see whether best efforts are being made. If there is still a problem after conciliation, then parties will come back for contested plan hearing.

**Carlota Böhm
Chief U.S. Bankruptcy Judge**

FILED
9/16/20 1:35 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

Certificate of Notice Page 2 of 2
United States Bankruptcy Court
Western District of Pennsylvania

In re:
Lisa R. Lombardo
Debtor

Case No. 19-23257-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: gamr
Form ID: pdf900

Page 1 of 1
Total Noticed: 1

Date Rcvd: Sep 16, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 18, 2020.

db +Lisa R. Lombardo, 1756 Rostraver Road, Belle Vernon, PA 15012-4306

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 18, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 16, 2020 at the address(es) listed below:

Gary William Short on behalf of Debtor Lisa R. Lombardo garyshortlegal@gmail.com,
gwshort@verizon.net
James Warmbrodt on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
Jillian Nolan Snider on behalf of Creditor Ally Bank jsnider@tuckerlaw.com,
agilbert@tuckerlaw.com
Karina Velter on behalf of Creditor PNC BANK NATIONAL ASSOCIATION amps@manleydeas.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 6